



Update to Hostplus Product Disclosure Statements

1 July 2025

i From 1 July 2025, changes to fees and costs, investments, an insurance change for members with SalarySafe Income Protection Cover and other legislative changes detailed in this update will apply to the following Product Disclosure Statements (PDSs) where relevant:

- Superannuation and Personal Super Plan Issue Date 1 October 2024
- Hostplus Executive Issue Date 1 October 2024
- Maritime Accumulation Advantage Issue Date 1 October 2024
- Maritime Contributory Accumulation Issue Date 1 October 2024
- Maritime Employer Accumulation Issue Date 1 October 2024, and
- Maritime Stevedores Accumulation Issue Date 1 October 2024.

Please read this important update together with the PDS for your product.
Changes that apply from 1 July are shown in blue.

Fee and cost updates

Estimated investment fees and costs, transaction costs and performance fees from 1 July 2025

Like all regulated superannuation funds, we are required to periodically review and disclose our fees and costs. The figures presented in this Update are based on a combination of actual and estimated costs for the financial year ending 30 June 2025. We will publish updated fees and costs, based on full-year data, on or around 30 September 2025.

The following table details the estimated investment fees and costs, performance fees and transaction costs for each investment option. The actual amount you will be charged will depend on the actual fees and costs we incur in managing the investment option or options that you're invested in.

For more information about how we calculate investment fees and costs and any additional fees that may apply, please see the PDS for your product.

Investment option	Investment fees and costs (exc. Performance fees)		Performance fee		Transaction costs		Total investment fees and costs		Cost of product for one year (based on \$50,000 balance)	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
High Growth	0.50%	0.46%	0.22%	0.27%	0.06%	0.07%	0.78%	0.80%	\$505.26	\$517.62
Growth	0.57%	0.54%	0.28%	0.31%	0.06%	0.08%	0.91%	0.93%	\$570.26	\$582.62
Balanced	0.61%	0.61%	0.35%	0.41%	0.06%	0.08%	1.02%	1.10%	\$625.26	\$667.62
Conservative Balanced	0.49%	0.51%	0.24%	0.28%	0.06%	0.07%	0.79%	0.86%	\$510.26	\$547.62
Capital Stable	0.43%	0.46%	0.21%	0.24%	0.05%	0.06%	0.69%	0.76%	\$460.26	\$497.62

Investment option	Investment fees and costs (exc. Performance fees)		Performance fee		Transaction costs		Total investment fees and costs		Cost of product for one year (based on \$50,000 balance)	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Defensive	0.19%	0.19%	0.04%	0.06%	0.04%	0.04%	0.27%	0.29%	\$250.26	\$262.62
Indexed High Growth	0.05%	0.04%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	\$140.26	\$137.62
Indexed Growth	0.04%	0.02%	0.00%	0.00%	0.01%	0.00%	0.05%	0.02%	\$140.26	\$127.62
Indexed Balanced	0.03%	0.02%	0.00%	0.00%	0.01%	0.01%	0.04%	0.03%	\$135.26	\$132.62
Indexed Conservative Balanced	0.04%	0.03%	0.00%	0.00%	0.02%	0.01%	0.06%	0.04%	\$145.26	\$137.62
Indexed Capital Stable	0.04%	0.03%	0.00%	0.00%	0.03%	0.01%	0.07%	0.04%	\$150.26	\$137.62
Indexed Defensive	0.05%	0.04%	0.00%	0.00%	0.02%	0.01%	0.07%	0.05%	\$150.26	\$142.62
Socially Responsible Investment – High Growth	0.27%	0.31%	0.31%	0.65%	0.01%	0.01%	0.59%	0.97%	\$410.26	\$602.62
Socially Responsible Investment – Balanced	0.35%	0.42%	0.26%	0.55%	0.07%	0.03%	0.68%	1.00%	\$455.26	\$617.62
Socially Responsible Investment – Defensive	0.11%	0.12%	0.00%	0.00%	0.04%	0.01%	0.15%	0.13%	\$190.26	\$182.62
Australian Shares	0.31%	0.30%	0.08%	0.10%	0.08%	0.10%	0.47%	0.50%	\$350.26	\$367.62
Australian Shares – Indexed	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	\$135.26	\$127.62
International Shares	0.45%	0.38%	0.03%	0.01%	0.06%	0.07%	0.54%	0.46%	\$385.26	\$347.62
International Shares – Indexed	0.08%	0.06%	0.00%	0.00%	0.00%	0.00%	0.08%	0.06%	\$155.26	\$147.62
International Shares (Hedged) – Indexed	0.05%	0.03%	0.00%	0.00%	0.00%	0.00%	0.05%	0.03%	\$140.26	\$132.62
International Shares – Emerging Markets	0.50%	0.49%	0.00%	0.00%	0.09%	0.11%	0.59%	0.60%	\$410.26	\$417.62
Diversified Fixed Interest	0.23%	0.17%	0.00%	0.00%	0.07%	0.05%	0.30%	0.22%	\$265.26	\$227.62
Diversified Fixed Interest – Indexed	0.04%	0.03%	0.00%	0.00%	0.07%	0.04%	0.11%	0.07%	\$170.26	\$152.62
Cash	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	\$125.26	\$122.62

Administration costs deducted from the Fund's Administration Reserve

Members pay an administration fee of \$1.50 per week. When the administration costs incurred exceed administration fees charged, these costs are met from the Fund's Administration Reserve and not deducted from members' account balances. We estimate the amount deducted from the Administration Reserve to be **\$39.62** (formerly \$37.26) for the financial year ending 30 June 2025.

Fees and costs summary

This table provides summary information about the main fees and costs for the Balanced and any other investment options. The information in the fees and costs summary can be used to compare costs between different superannuation products. Fees and costs can be paid directly from a member's account or deducted from investment returns. Other fees may apply. You should read all information about fees and costs because it is important to understand their impact on your investment. This information, including definitions for each fee type, is set out in the Member Guide for your product, available at hostplus.com.au/pds.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs²	\$78 p.a. (\$1.50 per week) plus \$39.62 p.a. (formerly \$37.26)	Deducted monthly from your account on the last Friday of each month, based on the number of Fridays in the month. ³ Deducted from the Fund's Administration Reserve throughout the year (and not directly from your account).
Investment fees and costs⁴	1.02% (formerly 0.96%) for the Balanced option and varies between 0.02% and 0.97% (formerly 0.85%) for other investment option(s). ⁵	Deducted daily from gross investment earnings before net investment returns are applied to your account.
Transaction costs	0.08% (formerly 0.06%) for the Balanced option and varies between 0.00% and 0.11% (formerly 0.09%) for other investment option(s). ⁵	Deducted from gross investment earnings as and when incurred before net investment returns are applied to your account.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs	See 'Additional explanation of fees and costs' in the Member Guide for a description of other fees and costs; such as activity fees, advice fees for personal advice, insurance fees and Choiceplus investment option fees.	

1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded. 2. Administration fees and costs (with the exception of the deduction from the Fund's Administration Reserve) are proportionally deducted from your chosen investment option/s. 3. The \$1.50 weekly administration fee is a flat fee. It is not calculated on a pro-rata basis. It begins accruing on the later of: (a) the first Friday following the date you join the Fund; and (b) the first Friday of the calendar month the first contribution is received. Additional fees and costs apply for your investments in Choiceplus. See the Member Guide for your product at hostplus.com.au/pds 4. Investment fees and costs include an amount up to **0.65%** (formerly 0.35%) for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs" in the Member Guide for your product at hostplus.com.au/pds. 5. These fees and costs are based on actual figures and estimates from the previous financial year, except in the case of performance fees which are generally averaged over 5 financial years. The fees and costs payable in respect of each future year may be higher or lower. Where estimates were used, they have been informed by management, historical and industry experience, as well as information from third party service providers.

Example of fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the Balanced (MySuper) investment option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Hostplus default Balanced (MySuper) option		Balance of \$50,000
Administration fees and costs	\$78.00 p.a. (deducted from your Hostplus account) plus \$39.62 p.a. (formerly \$37.26) (deducted from the Fund's Administration Reserve).	For every \$50,000 you have in the superannuation product, you will be charged \$117.62 (formerly \$115.26) regardless of your balance.
PLUS Investment fees and costs	1.02% (formerly 0.96%)	And you will be charged or have deducted from your investment \$510 (formerly \$480) in investment fees and costs.
PLUS Transaction costs	0.08% (formerly 0.06%)	And you will be charged or have deducted from your investment \$40 (formerly \$30) in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you would be charged fees and costs of \$667.62 (formerly \$625.26) for the superannuation product.

Note: Additional fees may apply. The administration fee of \$1.50 per week is deducted from your account monthly, on the last Friday of the month. The amount charged per annum depends on the number of Fridays in a year.

Investment updates

Updates to option suitability

Where an investment option is not included below, there is no change to the option's suitability characteristics:

Option	Who is this investment suitable for?
Defensive	With a strong bias to defensive assets, this Core pre-mixed investment option is designed for members with a short-term investment time frame, who are seeking stable returns and have a low (formerly very low) tolerance of negative returns.
Indexed Conservative Balanced	With a similar proportion of growth and defensive assets, this Indexed pre-mixed investment option is designed for members with a medium to long-term investment time frame, who are seeking modest long-term returns and have a medium to high (formerly high) tolerance of negative returns.
Indexed Defensive	With a strong bias to defensive assets, this Indexed pre-mixed investment option is designed for members with a medium-to-long-term investment time frame, who are seeking stable returns and have a low to medium (formerly low) tolerance of negative returns.
Australian Shares – Indexed	With all growth assets, this single sector investment option is designed for members with a medium to long-term investment time frame, who are seeking moderate long-term returns and have a high (formerly very high) tolerance of negative returns.
International Shares – Indexed	With all growth assets, this single sector investment option is designed for members with a medium to long-term investment time frame, who are seeking modest long-term returns, have a high (formerly very high) tolerance of negative returns and can accept the impacts of foreign currency movements.
International Shares (Hedged) – Indexed	With all growth assets, this single sector investment option is designed for members with a medium to long-term investment time frame, who are seeking modest long-term returns, have a high (formerly very high) tolerance of negative returns and want to limit impact of foreign currency movements.
Diversified Fixed Interest	With all defensive assets, this single sector investment option is designed for members with a short-term investment time frame, who are seeking stable returns and have a medium (formerly low to medium) tolerance of negative returns.
Diversified Fixed Interest – Indexed	With all defensive assets, this single sector investment option is designed for members with a short-term investment time frame, who are seeking stable returns and have a medium (formerly low to medium) tolerance of negative returns.

Updates to investment objectives

Our investment options each have target investment returns over a 10 and/or 20-year period. These target returns are inclusive of taxes and investment fees and costs and before deducting administration fees.

Where an investment option is not included below, there is no change to the option's 20-year target:

Option	Investment objective	
	To 30 June 2025	From 1 July 2025
International Shares	CPI plus 4.0% per annum on average over 20 years	CPI plus 3.5% per annum on average over 20 years
Diversified Fixed Interest – Indexed	CPI minus 0.5% per annum on average over 20 years	CPI plus 0.0% per annum on average over 20 years

Updates to risk labels

The level of investment risk is based on an industry-wide Standard Risk Measure that shows the number of expected negative annual returns over a 20-year period. To help you make an informed choice, we use the following criteria to indicate the level of tolerance to negative returns that you would require for each of our investment options:

- **Very high** tolerance means 6 or greater years out of 20 years.
- **High** tolerance means equal to 4 to less than 6 years out of 20 years.
- **Medium to high** tolerance means equal to 3 to less than 4 years out of 20 years.
- **Medium** tolerance means equal to 2 to less than 3 years out of 20 years.
- **Low to medium** tolerance means equal to 1 to less than 2 years out of 20 years.
- **Low** tolerance means equal to 0.5 to less than 1 year out of 20 years.
- **Very low** tolerance means less than 0.5 years out of 20 years.

Where an investment option is not included below, there is no change to the risk label:

Option	Level of investment risk	
	To 30 June 2025	From 1 July 2025
Defensive	Very Low	Low
Indexed Conservative Balanced	High	Medium to high
Indexed Defensive	Low	Low to medium
Australian Shares – Indexed	Very High	High
International Shares – Indexed	Very High	High
International Shares (Hedged) – Indexed	Very High	High
Diversified Fixed Interest	Low to Medium	Medium
Diversified Fixed Interest – Indexed	Low to Medium	Medium

Updates to growth/defensive allocations

Our investment options have different mixes of growth and defensive assets. This describes how the options are invested between growth assets (higher risk / higher return like shares) and defensive assets (lower risk / lower returns like cash).

Where an investment option is not included below, there is no change to the option's growth/defensive allocations:

Option	Growth/defensive allocation	
	To 30 June 2025	From 1 July 2025
Conservative Balanced	56% growth / 44% defensive	58% growth / 42% defensive
Capital Stable	37% growth / 63% defensive	38% growth / 62% defensive
Defensive	19% growth / 81% defensive	18% growth / 82% defensive
SRI Balanced	72% growth / 28% defensive	73% growth / 27% defensive

Note: Changes to the Conservative Balanced and Capital Stable options detailed above also apply to the Hostplus Life investment option.

Updates to strategic asset allocations and ranges

Our investment options are invested in different asset classes with assigned ranges and targets. Our investment team can change actual allocations within these ranges to reflect what's happening in investment markets to maximise returns for members.

Where an investment option is not included below, there is no change to the option's ranges and targets:

High Growth				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 60	10 – 60	37	37
International shares – developed markets	10 – 60	10 – 60	40	42
International shares – emerging markets	0 – 30	0 – 30	11	9
Property	0 – 10	0 – 10	0	0
Infrastructure	0 – 10	0 – 10	0	0
Private equity	0 – 30	0 – 30	12	12
Credit	0 – 10	0 – 10	0	0
Alternatives	0 – 10	0 – 10	0	0
Diversified fixed interest	0 – 10	0 – 10	0	0
Cash	0 – 10	0 – 10	0	0

Growth				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 50	10 – 50	30	30
International shares – developed markets	10 – 50	10 – 50	32	33
International shares – emerging markets	0 – 20	0 – 20	9	8
Property	0 – 20	0 – 20	6	5
Infrastructure	0 – 20	0 – 20	7	8
Private equity	0 – 20	0 – 20	8	8
Credit	0 – 15	0 – 15	5	5
Alternatives	0 – 10	0 – 10	3	3
Diversified fixed interest	0 – 10	0 – 10	0	0
Cash	0 – 10	0 – 10	0	0

Balanced				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 40	10 – 40	21	21
International shares – developed markets	10 – 40	10 – 40	22	23
International shares – emerging markets	0 – 15	0 – 15	7	6
Property	0 – 30	0 – 30	10	9
Infrastructure	0 – 30	0 – 30	11	11
Private equity	0 – 25	0 – 25	10	10
Credit	0 – 20	0 – 20	7	7
Alternatives	0 – 20	0 – 20	4	4
Diversified fixed interest	0 – 20	0 – 20	4	5
Cash	0 – 15	0 – 15	4	4

Conservative Balanced				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 30	10 – 30	16	16
International shares – developed markets	10 – 30	10 – 30	17	18
International shares – emerging markets	0 – 15	0 – 15	5	4
Property	0 – 25	0 – 25	9	8
Infrastructure	0 – 25	0 – 25	9	11
Private equity	0 – 10	0 – 10	3	4
Credit	0 – 20	0 – 20	7	7
Alternatives	0 – 20	0 – 20	6	6
Diversified fixed interest	10 – 40	10 – 40	18	18
Cash	0 – 25	0 – 25	10	8

Capital Stable				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	0 – 30	0 – 30	8	8
International shares – developed markets	0 – 30	0 – 30	9	10
International shares – emerging markets	0 – 10	0 – 10	2	2
Property	0 – 25	0 – 25	10	8
Infrastructure	0 – 25	0 – 25	11	11
Private equity	0 – 10	0 – 10	1	2
Credit	0 – 20	0 – 20	7	7
Alternatives	0 – 20	0 – 20	6	6
Diversified fixed interest	10 – 50	10 – 50	28	30
Cash	0 – 50	0 – 50	18	16

Defensive				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	0 – 30	0 – 30	6	5
International shares – developed markets	0 – 30	0 – 30	7	7
International shares – emerging markets	0 – 10	0 – 10	1	1
Property	0 – 30	0 – 30	2	2
Infrastructure	0 – 30	0 – 30	4	4
Private equity	0 – 10	0 – 10	0	0
Credit	0 – 30	0 – 30	0	1
Alternatives	0 – 30	0 – 30	3	3
Diversified fixed interest	10 – 70	10 – 70	34	34
Cash	10 – 80	10 – 80	43	43

Indexed High Growth				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	20 – 80	20 – 80	48	44
International shares – developed markets	20 – 80	20 – 80	52	50
International shares – emerging markets	0 – 30	0 – 30	0	6
Property	0 – 10	0 – 10	0	0
Infrastructure	0 – 10	0 – 10	0	0
Private equity	0 – 30	0 – 30	0	0
Credit	0 – 10	0 – 10	0	0
Alternatives	0 – 10	0 – 10	0	0
Diversified fixed interest	0 – 10	0 – 10	0	0
Cash	0 – 10	0 – 10	0	0

Indexed Growth				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	20 – 70	20 – 70	40	37
International shares – developed markets	20 – 70	20 – 70	50	48
International shares – emerging markets	0 – 30	0 – 30	0	5
Property	0 – 10	0 – 10	0	0
Infrastructure	0 – 10	0 – 10	0	0
Private equity	0 – 30	0 – 30	0	0
Credit	0 – 10	0 – 10	0	0
Alternatives	0 – 10	0 – 10	0	0
Diversified fixed interest	0 – 20	0 – 20	10	10
Cash	0 – 20	0 – 20	0	0

Indexed Balanced				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	20 – 60	20 – 60	35	32
International shares – developed markets	20 – 60	20 – 60	40	39
International shares – emerging markets	0 – 15	0 – 15	0	4
Property	0 – 10	0 – 10	0	0
Infrastructure	0 – 10	0 – 10	0	0
Private equity	0 – 10	0 – 10	0	0
Credit	0 – 10	0 – 10	0	0
Alternatives	0 – 10	0 – 10	0	0
Diversified fixed interest	10 – 30	10 – 35	20	20
Cash	0 – 20	0 – 20	5	5

Indexed Conservative Balanced				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 50	10 – 50	25	23
International shares – developed markets	10 – 50	10 – 50	30	29
International shares – emerging markets	0 – 20	0 – 20	0	3
Property	0 – 20	0 – 20	0	0
Infrastructure	0 – 20	0 – 20	0	0
Private equity	0 – 20	0 – 20	0	0
Credit	0 – 20	0 – 20	0	0
Alternatives	0 – 20	0 – 20	0	0
Diversified fixed interest	5 – 40	5 – 45	30	30
Cash	0 – 40	0 – 40	15	15

Indexed Capital Stable				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	0 – 40	0 – 40	15	15
International shares – developed markets	0 – 40	0 – 40	22	20
International shares – emerging markets	0 – 10	0 – 10	0	2
Property	0 – 30	0 – 30	0	0
Infrastructure	0 – 30	0 – 30	0	0
Private equity	0 – 10	0 – 10	0	0
Credit	0 – 30	0 – 30	0	0
Alternatives	0 – 30	0 – 30	0	0
Diversified fixed interest	10 – 60	10 – 65	40	40
Cash	0 – 60	0 – 60	23	23

Indexed Defensive				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	0 – 30	0 – 30	9	8
International shares – developed markets	0 – 30	0 – 30	10	10
International shares – emerging markets	0 – 10	0 – 10	0	1
Property	0 – 30	0 – 30	0	0
Infrastructure	0 – 30	0 – 30	0	0
Private equity	0 – 10	0 – 10	0	0
Credit	0 – 30	0 – 30	0	0
Alternatives	0 – 30	0 – 30	0	0
Diversified fixed interest	10 – 70	10 – 70	36	36
Cash	10 – 80	10 – 80	45	45

SRI Balanced				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	10 – 50	10 – 50	24	25
International shares – developed markets	10 – 50	10 – 50	26	28
International shares – emerging markets	0 – 20	0 – 20	0	0
Property	0 – 30	0 – 30	8	8
Infrastructure	0 – 30	0 – 30	10	9
Private equity	0 – 30	0 – 30	9	10
Credit	0 – 20	0 – 20	0	0
Alternatives	0 – 30	0 – 30	10	5
Diversified fixed interest	0 – 30	0 – 30	8	10
Cash	0 – 20	0 – 20	5	5

International Shares				
Asset class	Range %		Target %	
	To 30 June 2025	From 1 July 2025	To 30 June 2025	From 1 July 2025
Australian shares	0	0	0	0
International shares – developed markets	50 – 100	50 – 100	73	79
International shares – emerging markets	0 – 40	0 – 40	27	21
Property	0	0	0	0
Infrastructure	0	0	0	0
Private equity	0	0	0	0
Credit	0	0	0	0
Alternatives	0	0	0	0
Diversified fixed interest	0	0	0	0
Cash	0 – 10	0 – 10	0	0

Note: Changes to the Growth, Balanced, Conservative Balanced and Capital Stable options detailed above also apply to the Hostplus Life investment option.

Legislative updates

A range of government-set rates, caps and thresholds are changing on 1 July 2025, as follows:

- The **Superannuation Guarantee (SG)** is the minimum legislated amount of super employers to pay, based on employees' ordinary time earnings (OTE). From 1 July 2025, the SG rate will increase to **12%**.
- The **maximum super contribution base** is the highest amount of your earnings an employer needs to pay SG contributions on. This is changing to **\$62,500 per** quarter for the 2025-26 financial year. Employers don't need to pay SG contributions on earnings over this amount.
- The **government co-contribution** scheme is designed to help low-to-middle income earners save for their retirement. If you make a voluntary (after-tax) contribution to your super account, you may qualify for a government payment that boosts your super. The maximum super co-contribution you could receive depends on your income. If your income is **\$47,488** or less for the 2025-26 financial year, you could receive up to \$500 into your super. For every dollar above this threshold, your entitlement decreases, before stopping completely for anyone who earns **\$62,488** or more.
- The **transfer balance cap** is a lifetime limit on the amount of super you can transfer into retirement income streams. From 1 July 2025, the transfer balance cap will increase to **\$2 million**. Personal transfer balance caps may vary from this amount. Check yours in your myGov account.
- The **total superannuation balance threshold** impacts eligibility for making after-tax (or non-concessional) contributions and spouse contributions, as well as receiving government co-contributions. The threshold will increase on 1 July 2025, in line with the transfer balance cap, from to **\$2 million**.

Insurance updates

SalarySafe Automatic Income Protection Cover changes

If you are a member of the **Hostplus Superannuation and Personal Super Plan with SalarySafe automatic Income Protection Cover**, the cost of your cover is based on the value of your employer SG contribution. The change in SG rate will impact the cost of your cover. From 1 July 2025, the cost of your SalarySafe automatic Income Protection Cover will reduce from 6.52% to **6.26%**.

The change in SG rate may also improve the Income Protection benefit you are paid if you cease work on or after 1 July 2025 due to sickness or injury and are unable to work in your usual occupation. SalarySafe will pay a benefit of up to 90% of your income plus a 12% SG contribution (an increase from 11.5%) paid into your Hostplus account for the first 26 weeks of your claim (tapering applies thereafter).

WANT TO KNOW MORE?

If you have any questions, we're happy to help. Just call **1300 467 875**,
8am – 8pm AEST /AEDT, Monday to Friday or visit hostplus.com.au

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